

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas Robert Haelsig
Patricia Marie Haelsig
Debtors

Case No. 15-01709-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 42

Date Rcvd: Apr 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.
db/jdb

+Thomas Robert Haelsig, Patricia Marie Haelsig, 371 Pocono Boulevard,
Bushkill, PA 18324-8453
+John A. Hiscott, Esq., Hiscott and Robinson, 900 SCOTT STREET, STROUDSBURG, PA 18360-1898
Bureau of Compliance Commonwealth of Pennsylvania,, PO Box 280948,
Harrisburg, PA 17128-0938
+PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square,
Harrisburg, PA 17120-0001
+The Dime Bank, c/o David M. Gregory, Esquire, 307 Erie Street, Honesdale, PA 18431-1137
+BUSHKILL TOOL COMPANY, INC., 310 TOOL ROAD, BUSHKILL, PA 18324-8035
Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
+CRAMER PLATING INC, C/O ANDREW SKLAR ESQ, 1200 LAUREL OAK RD STE 102,
VOORHEES, NJ 08043-4317
+FIRST KEYSTONE COMMUNITY BANK, 111 W FRONT STREET, BERWICK, PA 18603-4701
+FIRST KEYSTONE COMMUNITY BANK, 111 WEST FRONT STREET, PO BOX 289, BERWICK, PA 18603-0289
+First Keystone Community Bank, PO Box 289, Berwick PA 18603-0289
+J. ZAC CHRISTMAN, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,
STROUDSBURG, PA 18360-2131
M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
+PINE RIDGE COMMUNITY ASSOC, 4770 PINE RIDGE DRIVE W, BUSHKILL, PA 18324-8430
+THE DIME BANK, 820-822 CHURCH STREET, HONESDALE, PA 18431-1851

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com Apr 23 2020 19:41:08 M&T BANK, PO BOX 767,
BUFFALO, NY 14240
cr +EDI: PRA.COM Apr 23 2020 23:28:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
cr +E-mail/Text: aduffy@pikepa.org Apr 23 2020 19:41:31 Pike County Tax Claim Bureau,
ADMINISTRATION BLDG, 506 BROAD ST., MILFORD, PA 18337-1596
4636121 +EDI: GMACFS.COM Apr 23 2020 23:28:00 ALLY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
4636122 +EDI: GMACFS.COM Apr 23 2020 23:28:00 ALLY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
4644471 EDI: GMACFS.COM Apr 23 2020 23:28:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
4636124 EDI: BANKAMER.COM Apr 23 2020 23:28:00 BANK OF AMERICA, BUSINESS CARD, PO BOX 982238,
EL PASO, TX 79998-2238
4636125 EDI: BANKAMER.COM Apr 23 2020 23:28:00 BANK OF AMERICA, PO BOX 982235,
EL PASO, TX 79998-2235
4636123 +EDI: BANKAMER.COM Apr 23 2020 23:28:00 BANK OF AMERICA, 9000 SOUTHSIDE BLVD,
BUILDING 600, JACKSONVILLE, FL 32256-0789
4636126 +EDI: TSYS2.COM Apr 23 2020 23:28:00 BARCLAYS BANK DELAWARE, 700 PRIDES XING,
NEWARK, DE 19713-6109
4636128 +EDI: CAPITALONE.COM Apr 23 2020 23:28:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4684365 +E-mail/Text: bncmail@w-legal.com Apr 23 2020 19:41:22 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4668656 +EDI: BASSASSOC.COM Apr 23 2020 23:28:00 Cavalry Spv 1, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
4636131 +E-mail/Text: electronicbkydocs@nelnet.net Apr 23 2020 19:41:19 DEPT OF EDUCATION/NELNET,
121 S 13TH STREET, LINCOLN, NE 68508-1904
4636134 EDI: IRS.COM Apr 23 2020 23:28:00 INTERNAL REVENUE SERVICE, CENTRAL INSOLVENCY INSOLVENCY,
PO BOX 7346, PHILA,, PA 19101-7346
4636129 EDI: JPMORGANCHASE Apr 23 2020 23:28:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850
4636135 E-mail/Text: camanagement@mtb.com Apr 23 2020 19:41:08 M&T BANK, 1 FOUNTAIN PLAZA FL 4,
BUFFALO, NY 14203
4636136 +E-mail/Text: electronicbkydocs@nelnet.net Apr 23 2020 19:41:19 NELNET, PO BOX 82561,
LINCOLN, NE 68501-2561
4636137 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 23 2020 19:41:16 PA DEPT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4636138 +E-mail/Text: aduffy@pikepa.org Apr 23 2020 19:41:31 PIKE COUNTY TAX CLAIM BUREAU,
506 BROAD STREET, MILFORD, PA 18337-1596
4915815 EDI: PRA.COM Apr 23 2020 23:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4915816 EDI: PRA.COM Apr 23 2020 23:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4686080 EDI: PRA.COM Apr 23 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4647000 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 23 2020 19:41:16
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
4636140 EDI: RMSC.COM Apr 23 2020 23:28:00 SYNCHRONY BANK (PAYPAL), ATTN BANKRUPTCY DEPT,
PO BOX 965060, ORLANDO, FL 32896-5060
4641864 +E-mail/Text: electronicbkydocs@nelnet.net Apr 23 2020 19:41:19 U.S. Department of Education,
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4671273 +EDI: VERIZONCOMB.COM Apr 23 2020 23:28:00 Verizon Wireless, PO Box 4003,
Acworth, GA 30101-9004

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

r Pike County Real Estate
4644517* Ally Bank, PO Box 130424, Roseville, MN 55113-0004
4636119* +PATRICIA MARIE HAELSIG, 371 POCONO BOULEVARD, BUSHKILL, PA 18324-8453
4636118* +THOMAS ROBERT HAELSIG, 371 POCONO BOULEVARD, BUSHKILL, PA 18324-8453

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
David M. Gregory on behalf of Creditor The Dime Bank dmglaw@ptd.net, nicklaw@ptd.net
Douglas J. Smillie on behalf of Creditor M&T BANK dsmillie@flblaw.com, ccharlton@flblaw.com
Internal Revenue Service John.F.Lindinger@irs.gov
J. Zac Christman on behalf of Debtor 2 Patricia Marie Haelsig zac@fisherchristman.com,
office@fisherchristman.com
J. Zac Christman on behalf of Debtor 1 Thomas Robert Haelsig zac@fisherchristman.com,
office@fisherchristman.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark E. Moulton on behalf of Creditor Pike County Tax Claim Bureau
markmoulton@moultonslaw.com, staff@moultonslaw.com
Melissa L. Van Eck on behalf of Creditor Bureau of Compliance Commonwealth of Pennsylvania,
Department of Revenue mvaneck@attorneygeneral.gov, ARC-CourtMiddleDistrict@attorneygeneral.gov
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Patricia Marie Haelsig
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm
anwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Thomas Robert Haelsig
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm
anwilliams.com;swiggins@newmanwilliams.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Thomas Robert Haelsig</u>	Social Security number or ITIN	xxx-xx-1011
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Patricia Marie Haelsig</u>	Social Security number or ITIN	xxx-xx-9182
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-01709-RNO			

Order of Discharge

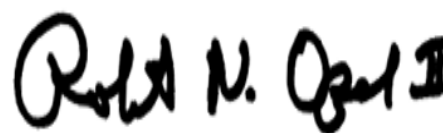
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Robert Haelsig
aka Thomas R. Haelsig, aka Thomas Haelsig

Patricia Marie Haelsig
aka Patricia M. Haelsig, aka Patricia Haelsig

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

4/22/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.